



HAWAII EMPLOYER UNION TRUST FUND
Benefits Committee Meeting
3/19/02

VSP Vision Plan Comparison:

HPEHF (Active & Retiree), Related Employee Unions (EU #1-4) & VSP (Hawaii) Commercial Business

	HPEHF (Active & Retiree)	EU #1	EU #3	EU #2	EU #4	VSP (Hawaii) Commercial Business
Copayment(s):	\$10 Eye exam \$25 Materials (lenses &/or frame)	Same	Same	Same	Same	Same
Eye Examination	Once every 12 months	Same	Same	Same	Same	Same
Spectacle Lenses	Once every 12 months (single vision, bifocal, trifocal or other more complex prescription lenses)	Same	Same	Same	Same	Same
Frame*	Once every 24 months	Same	Same	Same	Same	Same
Contact Lenses	Once every 12 months (in lieu of glasses)	Same	Same	Same	Same	Same
Covered Cosmetic Options	UV Protective Coating	N/A	UV Protective Coating	N/A	UV Protective Coating Scratch Resistant Coating Anti-Reflective Coating Polycarbonate Lenses Progressive Lenses	Varies
Laser VisionCare Discount Program	Available	Same	Same	Same	Same	Same
Out-of-network Reimbursement Schedule	Exam \$ 40 SV Lenses \$ 40 BI Lenses \$ 60 TRI Lenses \$ 80 Frame \$ 40 Contact Lenses \$100	Same	Same	Same	Same	Exam \$ 45 SV Lenses \$ 45 BI Lenses \$ 65 TRI Lenses \$ 85 Frame \$ 45 Contact Lenses \$105
Dependent Age	Through Age 19	Through Age 24	Through Age 24	Through Age 25	Through Age 25	Varies

*NOTE: Service frequency of frame benefit is same between all plans, but coverage level for VSP's commercial business is slightly higher

- HPEHF & related union plans: frame coverage is \$40 wholesale – covers approximately 47% of frames in the marketplace
- VSP Commercial Business plans: frame coverage is \$45 wholesale – covers over 55% of frames in the marketplace



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VSP's Top 10 Groups – Political Subdivision

Group Name	City, State	# Covered Employees	Service Frequency (in months) Exam/Lenses/Frame	Co-payment(s)	Dependent Age	Domestic Partner
State of Illinois	Springfield, IL	207,584	12/24/24	\$10 Eye Exam \$25 Materials*	No limit	Yes
State of California	Sacramento, CA	184,777	12/12/12	\$10 Eye Exam \$25 Materials*	23	Yes
Los Angeles Unified School District	Los Angeles, CA	79,982	12/12/24	\$25 Total (Eye Exam &/or Materials*)	25	Yes
Health Service System (City & County of San Francisco)	San Francisco, CA	38,594	12/24/24	\$10 Eye Exam \$25 Materials*	25	Yes
Union Benefits Trust (Ohio Civil Service Employees Association)	Westerville, OH	36,207	12/12/12	\$10 Eye Exam \$15 Materials*	23	No
State of Oregon	Salem, OR	35,805	12/12/12 12/24/24	\$10 Eye Exam	24	Yes
HPEHF Retirees	Honolulu, HI	32,026	12/12/24	\$10 Eye Exam \$25 Materials*	19	No
Oklahoma State & Education	Oklahoma City, OK	31,702	12/12/12	\$10 Eye Exam \$25 Materials*	Employee Only	No
California Correctional Peace	West Sacramento, CA	23,685	12/12/12	\$10 Eye Exam \$25 Materials*	23	Yes
HPEHF Active Employees	Honolulu, HI	21,299	12/12/24	\$10 Eye Exam \$25 Materials*	19	No

*Materials refers to lenses &/or frame